

Report on the Calendar Year 2020 for the Parochial Church Council of the Ecclesiastical Parish of Bishop's Stortford (St Michael). Charity Registered No 1130646

Aim and Purposes

St Michael's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, Reverend Derwyn Williams, in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. The PCC shares responsibility with St Joseph's Roman Catholic Church for the maintenance of the Windhill Churches Centre, Windhill, Bishop's Stortford.

Objectives and Activities

Outreach activities of various types have been continued, despite the restrictions everyone has been living under. During the first part of the lockdown in 2020, daily updates were issued via email containing resources for prayer and reading. Once the Church was able to reopen, the frequency of these updates was reduced to twice per week. These updates have been sent to everyone whose details are held on the church management system (over 300 people) and have been used as a way for the Church to keep in touch with the wider Church community. Printed versions of the updates have been delivered by hand to a number of our parishioners who do not have computers, as a way of keeping in touch with them. We have done our best to continue to communicate with the wider world via our website, by ensuring that details of services and Zoom sessions are on our church calendar, and sermons and Vicar's reflections have been recorded and posted on the site. Volunteers have also been able to deliver leaflets about Christmas and Easter seasonal services to some of the new housing developments in Stortford North. The Church building itself has been used as a means of Outreach with regular displays of prayers, Vicar's letters and other events on and around the doors of the Church for visitors and passers-by to see - for example at Christingle and Mothering Sunday. The stewards who are on duty for the regular opening of the Church for prayers have also been able to engage with visitors.

To facilitate this work, it is important that we maintain the fabric of the Church of St Michael's and the Windhill Churches Centre. To this end the Churchwarden and Deputies carry out day to day maintenance on the Church building and the Assistant Curate's house aided by the members of the Fabric Committee and others. Other, more serious items are passed to specialist contractors and tradesman following agreement by the PCC. Where required submissions are made to the Diocesan Advisory Office for their advice and

approval, and any Faculty permissions obtained from the Diocesan Chancellor. The Centre is managed by a Joint

Committee which handles the required maintenance requirements. All necessary inspections, both legal and advisory, are carried out and subsequent actions are undertaken to deal with any matters which require attention.

Achievements and Performance

Worship and Prayer

The PCC, through its worship and music group, focuses the church's attention on its vision to be people who know, love, and serve God. Our mission is to broaden our knowledge of God through preaching and to deepen our love of God through worship and prayer, in particular by ensuring that the acts of corporate worship offered to God are carried out to the highest standard possible. It is important that the atmosphere, decoration and ordering of the church building is conducive to such worship, that people have the resources required to enable them to worship, to pray and to hear the preaching, and that all music is made as part of the offering of worship to God and in a way which inspires people and brings them closer to God.

This year services have been broadcast via Zoom as well as in person, when restrictions have allowed; strict adherence to social distancing measures have been adhered to for the safety of the congregation. Service of the Word has been predominant with vocal musical contributions as permitted but always including music in our worship.

Junior Church have not been able to meet in person but resources have been made available to families online. The Youth Group have met virtually for services and social events.

At present there are 141 parishioners on the Church Electoral Roll, but this number is expected to increase. The average weekly attendance over all services was 86 but this number increased at festivals (significantly at Easter and Christmas periods). Also the pandemic has had a dramatic effect on the attendance at services as many of our congregation have been shielding and unable to attend.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and commend the person into God's keeping. We have celebrated 3 baptisms, 1 wedding and 2 funerals in our church this year.

Fabric Committee

Lodges, our building contractors, visited during the Autumn to repair a small plaster fall above the choirstalls, and at the same time taped over an area on The Lady Chapel roof where we experienced a small leak during summer storms. Over the next few years we will have to consider the reroofing of The Lady Chapel and the Chancel and the Sanctuary which has not had work dealt with for over 50 years. Other very small plaster falls have occurred but nothing too serious and we are keeping a watching brief throughout. The Archdeacon agreed that the next Quinquennial Inspection can be postponed until 2022. We have been able to enhance the booster and installed a new router improving not least the connection for Zoom connections. At the time of writing we are still waiting for the installation of the repaired stained glass window in the South Porch. We understand that this is ready but resources for the outside covering have been difficult to obtain. Other smaller maintenance issues are dealt with as need arises and we are now waiting for Margles to repair air vents at the back of Church and the chandelier bulbs are gradually being replaced with LED ones to make us more energy efficient. We will organise a working party to tidy the churchyard and, meanwhile, thanks to a few of our stewards who are on duty each day to welcome visitors but also tackle a short time cleaning inside the building which is much appreciated.

Deanery Synod

The PCC had 4 Lay representatives on the Bishop's Stortford Deanery Synod which was reduced to 3 (due to lower church electoral roll numbers) at the delayed 2020 APCM of St Michael's in October; 3 members were re-elected to serve on the Deanery Synod for the new 2020-2022 Triennium.

The Deanery Synod represents a means of discussion and communication between the constituent member churches of the Deanery, and is a means of communication between the Diocese of St Albans and our Deanery. The main issues of each Synod meeting are reported back to the next meeting of St Michael's PCC. Due to the Covid-19 Pandemic, only the February meeting could be held.

The Church Centre Complex

The group usually meet 4 times a year with the priests taking it in turn to chair each year but because of the pandemic restrictions imposed on us we have not met since our APCM in October last year and St Joseph's are yet to recruit their 4th member.

Meanwhile, Finance is satisfactory and updated figures to the end of the financial year 2020 showing a final balance of almost £12K. Income provided by the two churches was £3k each and expenditure amounted to £7,494 which related to general maintenance and regular outgoings for utilities.

St Joseph's office is situated upstairs in the Centre and Debbie Jackson, their administrator, has continued to work there and Derwyn uses his office as before on a regular daily basis and so both are able to keep an eye on the building. We are indebted to Terry Pigram who

works tirelessly and on most days always finding various jobs which need attention, including cleaning windows and sweeping outside to uphold good standards. At our regular wardens meeting with the vicar he is able to discuss any particular problems and usually comes up with a solution for which we are most grateful.

Mission and Evangelism

In 2020 the PCC contribution (£20,000 for this year) and carried over monies enabled the Charities Support Group to give £12,800 to overseas charities and £9,000 to charities working in the UK. Our Covid appeal raised £17,137 and a local treasure hunt was organised by Gavin Minter, and encouraged donations. Half of this was given to the three largest Christian charities (Christian Aid, Tear Fund and World Vision) and many of our regular charities also benefitted. By following how organisations were adapting over the year, we identified those in particular need of support. We collected £473 for the Bishop's Harvest Appeal and our Advent appeal with Christmas quiz, set by Lyn Graseman, raised £520. Our total giving in 2020 was £39,073. Despite the cancellation of the Holly Fair, we donated significantly more than usual in this difficult year. Letters of thanks from the charities can be found on the church website.

Local church giving, agreed at the 2020 APCM, was discussed at a sub committee and was donated early in 2021. Thank you to Derwyn for contacting clergy and helping identify the following projects.

1. £2,500 to Furneux Pelham towards their roof redevelopment.
2. £2,500 to Holy Trinity to be split between the sound system upgrade and the Listening Ear Project. (Volunteers phone people in temporary accommodation who have accepted this offer of support.)

Our recent Lent Appeal total was £1398.14. Mary's meals and the Church Army have each received £700. A more generous regular funding agreement has been reached, with CSG funding increased to £14,100 from £12,000 for 2021.

Ecumenical Relationships

St Michael's is a member of Churches Together in Bishop's Stortford and a representative of the church serves on the Churches Together in Bishop's Stortford Forum and the Ecumenical Ministers Fellowship. We contribute to and participate in a range of ecumenical activities, including Food Bank, The Portland Contact Centre, Holiday Bible Week and the Holy Trinity Night Shelter. We also participate in and contribute to ecumenical prayer and worship on Good Friday and during the Week of Prayer for Christian Unity. This year the Food Bank has been particularly busy and Holiday Bible Week had to be cancelled.

Financial Review

1.1 Financial Performance in 2020

Total receipts on unrestricted funds were £222,388. £112,250 was from tax efficient planned givers to the Church Giving Scheme, plus other planned giving (not tax efficient) of £5,844.

Tax recoverable from Gift Aid amounted to £28,932. Collections taken in church produced £5,646, some of which was gift aided.

£205,894 was spent on the Christian Ministry of St Michael's Church. Of this £116,053 related to the Diocesan Quota and £39,226 was given to different charities at home and abroad. The balance represents the cost of running the church and the St Michael's share of the Windhill Churches Centre. In respect of the church quinquennial work £6,707 was recovered from VAT on last year invoices and additional £3,034 was paid this year on further bills.

Since the COVID-19 lockdown in March 2020 the church has suffered a major impact on its finance position. The main loss of income was the collections of £18,000, which represent the giving at normal services, but also the loss of income at the Windhill Church Centre of £5,000 and the fees for weddings and funerals of £4,000. In respect of the expenditures for the year, we safely maintained our yearly transfer to the Diocese by way of quota. It was noted significant variances on the expenses, but they were spread throughout the budget.

Despite the unusual circumstances, the church decided to make additional donations to charities at home and abroad in response to the COVID-19 pandemic. As stated above, in 2020 £39,226 was given to charities compared with £16,397 donated on previous year.

In February 2019, the church suffered a break in. Whilst most of the cost is covered by our Insurance policy, there are some expenses which will not be covered and are subject to protracted discussions. In 2019 an appeal to assist with the uncovered costs raised £1,773. The total expenses for the break in are £8,661.

Fund Raising for the Bells Appeal continued this year, and the sum raised in 2020 was £32,264, making total fund carried forward £88,702.

1.1.2 Provisions

Various provisions were made during 2020 as follows:

Property Repair Fund - £10,000

Families Ministry Reserve - £15,000

Cowell House Maintenance - £1,000

Our reserves have been carefully invested and an original sum of £225,000 set aside as an endowment for the benefit of the WCC is with the CBF Church of England Investment Fund - Income Shares, the value at the end of December was £373,937. A further £80,000 was invested in the COIF Charities Ethical Investment Fund - Income Units, this was valued at £121,206 at the same date.

The Cowell House property has been let since March 2018 bringing in an income of £1,334 per calendar month. Cowell House is valued in our fixed assets at a cost of £67,828. We believe the current market value is in excess of £450,000.

1.2 Church Workers Pension Fund (CWPF)

St Michael's (Bishop's Stortford) PCC participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable (2020: £ 1,175, 2019: £1,157).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation as at 31 December 2019 was under way as at 31 December 2020.

For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, St Michael's (Bishop's Stortford) PCC could become responsible for paying a share of that employer's pension liabilities.

1.3 Reserves Policy

The PCC has formulated the following policy, relating to our reserves.

1. The cash maintained on the PCC's main account should be £50,000 minimum.
2. Annual transfers should be made to the Property Repairs Fund (£10,000), Cowell House Maintenance (£1,000), Families Ministry Reserve (£15,000) and the WCC Dilapidations Fund (£2,000).
3. An Endowment Fund of £225,000 should be maintained to provide an income to assist with the outgoings on the WCC.
4. The above policies will be reviewed annually by the Finance Committee.

Volunteers

We should like to thank all the volunteers who give of their time to keep the church vibrant and lively and to maintain the fabric. In particular, we should mention the churchwarden Mrs Rosemary Thomson and Deputy Wardens Mr Peter Rixson, Mr Terry Pigram and Mr Roger Sudbury whose hard work has enabled the church to run smoothly throughout the year.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Michael's the membership of the PCC consists of the incumbent (our vicar), churchwardens, the reader and members elected by those members of the congregation who are on the electoral roll of the church. All of those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding how the funds of the PCC are to be spent.

The full PCC met more regularly this year via Zoom with a high average attendance, to keep abreast of the ever changing Government regulations and Parish needs. Given its wide responsibilities, the PCC has a number of committees, each dealing with a particular aspects of parish life. These committees, which include, worship and music, education, outreach, fabric and finance, are all responsible to the PCC and report back to it regularly, seeking

decisions on their proposals where necessary. Due to restrictions not all committees have met this year but updates provided at PCC meetings.

Administrative Information

St Michael's Church is situated in Windhill, Bishop's Stortford. It is part of the Diocese of St Albans within the Church England. The correspondence address is Windhill, Bishop's Stortford, Hertfordshire, CM23 2ND. Registered Charity Number: 1130646

PCC members who have served at any time from the date of the APCM in 2019 until the date this report was approved are:

Ex officio members:

Incumbent: The Reverend Derwyn Williams (Chairman)

Reader: Mr Robert Klincke,

Warden: Mrs Rosemary Thomson

Elected members:

Mrs Val Ashwood

Mr Peter Ballard

Mr Nick Cole

Mrs Sarah Copley

Ms Michelle Durnell, representative on Deanery Synod

Mrs Vivienne Emmett, representative on Deanery Synod

Mr Alasdair Evan

Miss Margaret Fox, representative on Deanery Synod

Mrs Lynn Graseman

Mrs Susan Halliwell

Ms Gill Johnson

Mr Gary Jones

Mr Peter Jones

Mr Bill Macdonald

Mrs Graziana Maddalozzo

Mr Peter Mannings

Mr Peter Rixson, representative on Deanery Synod

Mr Roger Sudbury

Mrs Rosemary Thomson

**Approved by the PCC on and signed on their behalf by the Reverend
Derwyn Williams (PCC Chairman)**

ST MICHAELS CHURCH BISHOPS STORTFORD - 1130646

Balance Sheet detailed

	As at 31/12/2020	As at 31/12/2019
Fixed assets		
4000002: 24 APTON ROAD	67,827.82	67,827.82
4000003: WINDHILL CHURCHES CENTRE	821,482.83	821,482.83
4000004: hall equipment	17,791.23	21,057.23
4000025: BOX ORGAN	—	—
4000030: PHOTOCOPIER	1,047.01	1,567.01
Total Fixed assets	908,148.89	911,934.89
Current assets		
A1501: Bank current account	51,226.00	46,856.27
A1505: CHURCH IMPS 7001D	67,678.08	53,348.00
A1506: CBF INVESTMENT ACCOUNT	225,000.00	225,000.00
A1507: INVESTMENT IN COIF ETHICAL INVESTMENT FU	80,000.00	80,000.00
A1508: CAF BANK	910.00	970.00
A1510: DR TURNER A/C 7007D	2,641.84	2,630.67
A1512: HSBC TOWER A/C	301.57	181.34
A1514: CHARITY SUPPORT GROUP CSG A/C	862.17	1,685.35
A1515: BELLS APPEAL A/C	69,184.84	35,735.57
A1516: MUSIC AT ST MICHAELS A/C	1,862.70	1,737.36
A1518: SOCIAL CTEE A/C	3,890.10	5,529.96
Z05: ACCOUNTS RECEIVABLE	17,978.97	24,972.64
Total Current assets	521,536.27	478,647.16
Liabilities		
Z04: Accounts Payable	—	5,869.35
Total Liabilities	—	5,869.35
Net Asset surplus (deficit)	1,429,685.16	1,384,712.70
Reserves		
Excess / (deficit) to date	44,972.46	257,849.32
Z01: Starting balances	1,384,712.70	1,126,863.38
Z03: Gains and losses own use	—	—
Total Reserves	1,429,685.16	1,384,712.70

Represented by Funds		
Unrestricted	78,138.74	88,908.77
Designated	1,037,844.74	1,014,366.68
Restricted	88,701.68	56,437.25
Endowment	225,000.00	225,000.00
Total	1,429,685.16	1,384,712.70

**Independent examiner's report to the trustees of THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF BISHOP'S STORTFORD (ST MICHAEL)**

Registered Charity number 1130646

I report to the trustees on my examination of the accounts of THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF BISHOP'S STORTFORD (ST MICHAEL) (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Name: **Peter F Corley FCA**

Relevant professional qualification or membership of professional bodies (if any): **FCA**

Address: **144 North Road
Hertford
Hertfordshire
SG14 2BG**

Date: **2nd April 2021**